

Information to identify the case:

Debtor 1	<u>Dale V Felske</u>	Social Security number or ITIN	xxx-xx-0076
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Sherrill L Felske</u>	Social Security number or ITIN	xxx-xx-0223
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-70602-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dale V Felske

Sherrill L Felske

6/12/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dale V Felske
 Sherrill L Felske
 Debtors

Case No. 14-70602-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: llea
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2017.

db/jdb aty intp 13948779 13911331 13911333 13911335 13911334 13978135 13911336 13911341 13911344 13911343 13911345

+Dale V Felske, Sherrill L Felske, 11 Felske Lane, Philipsburg, PA 16866-8549
 John A. Baldwin, Baldwin & Morrison, P.A., 7100 South U.S. Highway 17-92,
 Fern Park, FL 32730-2092
 Estate of Virginia K. Felske, c/o Baldwin & Morrison, P.A., 7100 South U.S. Highway 17-92,
 Fern Park, FL 32730-2092
 +Dave Lata, Representative, M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221-7748
 Department of Veterans Affairs, P.O. Box 530269, Atlanta, GA 30353-0269
 First National Bank, One F.N.B. Boulevard, Hermitage, PA 16148
 +First National Bank, P.O. Box 6000, Hermitage, PA 16148-0900
 First National Bank, 3320 Esat State Street, Hermitage, PA 16148
 +First National Bank of Pa., 4140 East State St, Hermitage, PA 16148-3401
 +First National Bank of Pennsylvania, Tyrone, 1402 Logan Avenue, Tyrone, PA 16686-1724
 +Sears Card General Inquiries, P.O. Box 6275, Sioux Falls, SD 57117-6275
 UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-8059
 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
 Van Zandt VA Medical Center (503), 2907 Pleasant Valley Blvd., Altoona, PA 16602-4377

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty tr smg cr 13911322 13911320 13911323 13911332 13911321 13911325 13911326 13911324 13911327 13911328 13911330 13911338 13911339 13996954 13911340 13911342

+EDI: QJRWALSH.COM Jun 13 2017 00:53:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,
 P.O. Box 280, Johnstown, PA 15907-0280
 +EDI: QJRWALSH.COM Jun 13 2017 00:53:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2017 01:05:34 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 E-mail/Text: camanagement@mtb.com Jun 13 2017 01:05:29 M&T Bank, Attn: Dave Lata,
 1100 Wehrle Drive, Williamsville, NY 14221
 EDI: BANKAMER.COM Jun 13 2017 00:53:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 EDI: BANKAMER.COM Jun 13 2017 00:53:00 Bank of America, P.O. Box 982234,
 El Paso, TX 79998-2234
 EDI: BANKAMER.COM Jun 13 2017 00:53:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998-2235
 EDI: BANKAMER.COM Jun 13 2017 00:53:00 FIA Card Services, N.A., C/O Bank of America,
 P.O. Box 982236, El Paso, TX 79998-2236
 EDI: BANKAMER.COM Jun 13 2017 00:53:00 Bank of America, 4060 Ogletown/Stanton Rd,
 Newark, DE 19713
 EDI: CAPITALONE.COM Jun 13 2017 00:53:00 Capital One Bank (USA), N.A.,
 C/O Richard D. Fairbank, CEO, 1680 Capital One Drive, Mc Lean, VA 22102-3407
 EDI: CAPITALONE.COM Jun 13 2017 00:53:00 Capital One Bank (USA), N.A., P.O. Box 71083,
 Charlotte, NC 28272-1083
 EDI: CAPITALONE.COM Jun 13 2017 00:53:00 Capital One Bank (USA), N.A.,
 Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285
 EDI: CITICORP.COM Jun 13 2017 00:53:00 Citi Cards, Processing Center,
 Des Moines, IA 50363-0005
 EDI: CITICORP.COM Jun 13 2017 00:53:00 Citi Cards, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 +EDI: CITICORP.COM Jun 13 2017 00:53:00 Citibank Customer Service, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 E-mail/Text: camanagement@mtb.com Jun 13 2017 01:05:29 M&T Bank,
 Attn: Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
 E-mail/Text: camanagement@mtb.com Jun 13 2017 01:05:29 M&T Bank,
 Attn: Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
 +EDI: RESURGENT.COM Jun 13 2017 00:53:00 PYOD, LLC its successors and assigns as assignee,
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 +EDI: SEARS.COM Jun 13 2017 00:53:00 Sears Card Billing Disputes, P.O. Box 6283,
 Sioux Falls, SD 57117-6283
 EDI: SEARS.COM Jun 13 2017 00:53:00 Sears Credit Cards, P.O. Box 6282,
 Sioux Falls, SD 57117-6282

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13911329* +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
 13911337 ##+Global Credit & Collection Corp., Attn: Mr. Hamblin, 2699 Lee Road, Suite 330,
 Winter Park, FL 32789-1740

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: llea
Form ID: 318

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2017 at the address(es) listed below:

Daniel J. Boger on behalf of Joint Debtor Sherrill L Felske dnlboger@yahoo.com,
dboger@shepleylaw.com;mlloyd@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger on behalf of Debtor Dale V Felske dnlboger@yahoo.com,
dboger@shepleylaw.com;mlloyd@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
David J. Novak on behalf of Trustee James R. Walsh dnovak@spencecuster.com, rfn@jjbodies.com
James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co
m;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co
m;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com
Kevin J. Petak on behalf of Trustee James R. Walsh kpetak@spencecuster.com,
mskunta@spencecuster.com;lkinsey@spencecuster.com;rsnyder@spencecuster.com
Office of the United States Trustee ustpregon03.pi.ecf@usdoj.gov

TOTAL: 7